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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identit	the name that is on your mment-issued picture fication (for example,	Alexis First name Patrice	First name
passp	driver's license or port).	Middle name	Middle name
identif	your picture fication to your meeting he trustee.	Johnson Last name	Last name
***************************************	no adotoo.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All of	ther names you		
have years	used in the last 8 s	First name	First name
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 6020	XXX - XX
Indivi	per or federal idual Taxpayer ification number	OR	OR
idonti		9xx - xx	9 xx - xx

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Document Patrice Alexis Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
(EIN) you have used in the last 8 years		Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	· ·	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8145 S Maryland Ave Number Street Unit 1N	Number Street
		Chicago IL 60619 City State ZIP Code	City State ZIP Code
		COOK County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Patrice Alexis

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Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
are choosing to file under		☐ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		■ Chapter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9. Have you filed for bankruptcy within the		■ No					
	last 8 years?	Yes. District None When Case Number					
		None					
		District None When Case Number MM / DD / YYYY					
		District When Case Number					
		MM / DD / YYYY					
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes. Debtor Relationship to you					
	not filing this case with you, or by a business parter, or by affiliate?	District When Case Number, if known MM / DD / YYYY					
		Debtor Relationship to you					
		District When Case Number, if known MM / DD / YYYY					
_							
11.	Do you rent your residence?	No. Go to line 12■ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?					
		 ■ No. Go to line 12. □ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 					

Debto	Case 17-102	24 Doc	1 Filed 03/31 Docume	nt Page 4 of	3/31/17 13:21:34 56 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name			
Par	t 3: Report About Any Busi	nesses You Own	as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a	■ No. □ Yes.	Go to Part 4. Name and location of b Name of business, if any	usiness		
	separate legal entity such as					
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
			City			Zip Code
			City		State	Zip code
			Check the appropriate	box to describe your busine	ess:	
			☐ Health Care Busin	ness (as defined in 11 U.S.	C. § 101(27A))	
			☐ Single Asset Rea	Estate (as defined in 11 U	.S.C. § 101(51B))	
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(5	53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. §	§ 101(6))	
			☐ None of the above	е		
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance she documents No. I No. I Yes. I	e deadlines. If you indicated, statement of operates do not exist, follow the am not filing under Chapter he Bankruptcy Code. am filing under Chapter Bankruptcy Code.	ate that you are a small bus ions, cash-flow statement, procedure in 11 U.S.C. § 1 oter 11. 11, but I am NOT a small b	ousiness debtor according to the def	your most recent or if any of these e definition in
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	What is the hazard?			
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	needed, why is it needed?		

that needs urgent repairs?

What is the hazard?				
If immediate attention is	needed, why is	it needed?		
Where is the property?				
where is the property?	Number	Street		
	City		 State	ZIP Code

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Desc Main

Debtor 1

Alexis

Patrice

Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	☐I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

Disability.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1 Alexis Patrice Document Johnson Page 6 of 56

Case Number (if known)

	Matter at Table at 100	16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)		
6.	What kind of debts do you have?	as "incurred by an individual primarily for a personal, family, or household purpose."				
	•	No. Go to line 16b. Yes. Go to line 17.				
			business debts? Business debts are debts estment or through the operation of the busine			
		No. Go to line 16c. Yes. Go to line 17.				
		_	we that are not consumer debts or business o	tebts		
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
	•		er 7. Do you estimate that after any exempt p			
	Do you estimate that after any exempt property is		es are paid that funds will be available to distril	bute to unsecured creditors?		
	excluded and	∐No.				
	administrative expenses are paid that funds will be	Yes.				
	available for distribution to unsecured creditors?					
3.	How many creditors do	1-49	1,000-5,000	25,001-50,000		
	you estimate that you owe?	☐ 50-99 ☐ 400-400	☐ 5,001-10,000 ☐ 10,001-25,000	50,001-100,000		
	owe:	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000		
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
0.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion		
Pai	rt 7: Sign Below					
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
			ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap			
		, ,	did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	, ,		
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.		
		9	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for uld 3571.			
		✗ /s/ Alexis Patrice John	nson 🗶			
		Signature of Debtor 1	Signa	ture of Debtor 2		
		Executed on03/31/2017	7 Fyen	uted on		
		MM / DD		MM / DD / YYYY		

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Debtor 1	Alexis	Patrice	Johnson	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

★ /s/ Lisa LaShawn Haley Signature of Attorney for Debtor	Date	Date: 03/31/2	
Lisa LaShawn Haley			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
Number Street Chicago	IL	60603	_
Chicago	IL State	60603 ZIP Code	-
	State		- acilaw.con
Chicago	State	ZIP Code	- acilaw.con

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Alexis	Patrice	Johnson
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	Γ		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

our original forms, you must hill out a new Summary and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 13,270
1c. Copy line 63, Total of all property on Schedule A/B	\$ 13,270
Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$14,892
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$30,026
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,136.07
5. Schedule J: Your Expenses (Official Form 106J)	\$1,935.88
Copy your monthly expenses from line 22c of Schedule J	Ψ1,933.00

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Document Patrice Alexis Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records							
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes							
Your famil	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$2,371.10							
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim						
From P	art 4 of Schedule E/F, copy the following:							
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00						
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00						
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00						
9d. Stud	ent loans. (Copy line 6f.)	\$_12,398.00						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$ 0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
9g. Tota	I. Add lines 9a through 9f.	\$_12,398.00						

Fill in this in	Caso 17 10 nformation to identify yo			Entered 03/31/17 0 of 56	13:21:34	Desc I	Main	
	Alexis	Patrice	Johnson	0 0.00				
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2	FloriNova	Middle Norse	Landing					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	<u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u> (State)					
Case Number	r					_	theck if this imended filin	
	orm 106A/B					a	menaea mii	y
	e A/B: Prope	rty						12/15
esponsible for ages, write yo	supplying correct infor our name and case numb Describe Each Residence	mation. If more sper (if known). An	d accurate as possible. If two m pace is needed, attach a separa swer every question. r Other Real Esate You Own or Ha in any residence, building, land	te sheet to this form. On the to	· ·	=		
Yes.		you own for all o	f your entries fro Part 1, includir	ng any entries for pages				
you have a	ttached for Part 1. Write	e that number her	e					\$0.00
Part 2:	Describe Your Vehicles							
•	omeone else drives. If you s, trucks, tractors, sport Describe		also report it on Schedule G: Ex	ecutory Contracts and Unexpire	ed Leases.			
N	Make:	Dodge	Who has an interest in the	property? Check one.			s or exemptions aims on Sched	
N	Model:	Durango	Debtor 1 only Debtor 2 only			•	Secured by Pro	
١	Year:	1998	Debtor 1 and Debtor 2 only	v	Current value		Current valu	
A	Approximate Mileage:	150,000	- At least one of the debtors	•	entire propert	.y?	portion you	
(Other information:				\$	445.00	\$	445.00
	Inoperable		instructions)	unity property (see				
N	Make:	Hyundai	Who has an interest in the	property? Check one.	Do not deduct	secured claim	s or exemptions	s. Put
N	Model:	Sonata	Debtor 1 only			•	aims on Sched Secured by Pro	
١	Year:	2011	Debtor 2 only		Current value	of the	Current valu	ie of the
A	Approximate Mileage:	82,000	Debtor 1 and Debtor 2 onl At least one of the debtors	•	entire propert	y?	portion you	own?
(Other information:		At loads one of the debtore		\$	10,575.00	\$	5,287.50
			Check if this is communications instructions)	unity property (see				
Examples: No. Yes. Add the do	Boats, trailers, motors, pers Describe Ilar value of the portion	you own for all of	recreational vehicles, other vehing vessels, snowmobiles, motorcycle f your entries fro Part 2, includir	accessories				\$ 5,732.50
you nave a	uacheu ioi Pari 2. Write	z ınaı number ner	C		-			

Official Form 106A/B Record # 740804 Schedule A/B: Property Page 1 of 6

Debtor 1

Alexis

Case 17-10224

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Last Name Doc 1

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Desc Main

First Name Middle Name

	Part 3:	describe four Per	rsonal and nousenoid items		
Do	you own oi	have any legal	or equitable interest in any of the following items?	Current value of th portion you own? Do not deduct secured or exemptions	
06.			nishings iurniture, linens, china, kitchenware		
	Yes.	Describe	Furniture, couch, linens, small appliances, table & chairs, bedroom set \$1,500	\$	<u>1,500.0</u> 0
07.		Televisions and rac	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	TV, computer, printer, music collection, cell phone \$50	\$	50.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
09.		for sports and	hobbies	\$	0.00
	Examples:	Sports, photograph	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe		\$	0.00
10.	Examples:	Pistols, rifles, shoto	guns, ammunition, and related equipment		
	Yes.	Describe		\$	0.00
11.	Examples:	Everyday clothes, t	furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe	Everyday clothes, shoes, accessories \$50	\$	50.00
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Everyday jewelry, costume jewelry \$50	\$	50.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, h	norses	<u>-</u>	
	Yes.	Describe		\$	0.00
14.	Any other No.	personal and ho	ousehold items you did not already list, including any health aids you did not list		
	Yes.	Describe		\$	0.00
15.			of your entries from Part 3, including any entries for pages you have attached er here		\$1,650.00

Debtor 1

Alexis

Case 17-10224

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Donson
Document
Last Name Doc 1

First Name

Middle Name

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P	art 4:	Describe Your Fi	nancial Assets	
Do	you own or	have any lega	l or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	No.		n your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
	Yes.	Describe		\$0.00
17.		Checking, savings	s, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, If you have multiple accounts with the same institution, list each.	
	Yes.	Describe	Account Type: Institution name: Other financial account Citi Bank Prepaid Debit	\$0.00 \$000
18.			bublicly traded stocks tment accounts with brokerage firms, money market accounts	·
19.	Yes.	Describe	Institution or issuer name:	\$0.00
	No. Yes.	Describe	Name of Entity and Percent of Ownership:	\$ <u>0.0</u> 0
20.	Negotiable	instruments include	te bonds and other negotiable and non-negotiable instruments de personal checks, cashiers' checks, promissory notes, and money orders. are those you cannot transfer to someone by signing or delivering them.	
	Yes.	Describe	Issuer name:	\$ 0.00
21.		t or pension ac Interests in IRA, E	counts ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institution name:	\$ 0.00
22.	Your share		epayments osits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	ş <u> 0.0</u> 0
	Yes.	Describe	Institution name or individual: Prepaid rent 8145 S. Maryland	\$ 600.00
23.		(A contract for	a periodic payment of money to you, either for life or for a number of years)	\$ 600.00 \$ 600.00
	No. Yes.	Describe	Issuer name and description:	
24.			IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	\$ <u>0.0</u> 0
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	Trusts, equ	uitable or future	e interests in property (other than anything listed in line 1), and rights or powers	\$ <u>0.0</u> 0
	Yes.	Describe		\$0.00
26.			emarks, trade secrets, and other intellectual property ames, websites, proceeds from royalties and licensing agreements	
	Yes.	Describe		\$0.00

Schedule A/B: Property

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Middle Name

Desc Main

27.	-	· ·	other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Мо	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured or exemptions	claims
28.	Tax refund No.	s owed to you			
29.	Yes.	Describe		\$	0.00
	Examples: I	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
30.	Yes. Other amo	Describe unts someone o	owes you	\$	0.00
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
24	Yes.	Describe		\$	0.00
31.		insurance polic Health, disability, c	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
32.	Yes.	Describe	at is due you from someone who has died	\$	0.00
02 .	If you are th		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
22	Yes.	Describe		\$	0.00
33.	_	=	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		
34	Yes.	Describe	quidated claims of every nature, including counterclaims of the debtor and rights	\$	0.00
- 1.	No. Yes.	Describe	place of a story nature, more and great and a story and rights		
35.	<u> </u>	ial assets you c	id not already list	\$	0.00
	No. Yes.	Describe		\$	0.00
			of your entries from Part 4, including any entries for pages you have attached	•	600.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
	No.	n or have any le	gal or equitable interest in any business-related property?		
	Yes.			Current value of the portion you own? Do not deduct secured or exemptions	

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Document
Last Name Case 17-10224 Doc 1 Alexis Debtor 1

First Name Middle Name

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38. Account	s receivable or commissions you already e	earned	
Yes	. Describe		\$ 0.00
	uipment, furnishings, and supplies		\$ <u> </u>
Example No.	s: Business-related computers, software, modems,	s, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
Yes	. Describe		. 0.00
40. Machine	ry, fixtures, equipment, supplies you use ir	in business, and tools of your trade	\$0.00
No.			
Yes	. Describe		\$0.00
41. Inventor	′		
No.	Describe		
Yes	. Describe		\$ 0.00
42. Interests	in partnerships or joint ventures	·	
No.	Name of Entity and Perce	ent of Ownership:	
Yes	. Describe		\$ 0.00
43. Custome	r lists, mailing lists, or other compilations	5	Ψ
No.			
Yes	. Describe		\$ 0.00
44. Any bus	ness-related property you did not already	list	\$0.00
No.			
Yes	. Describe		
			\$0.00
45. Add the	Iollar value of all of your entries from Part	t 5, including any entries for pages you have attached	
for Part 5	Write that number here	>	\$ 0.00
Part 6:	Describe Any Farm- and Commercial Fishing	g-Related Property You Own or Have an Interest In.	
	If you own or have an interest in farmland		
46. Do you o	wn or have any legal or equitable interest i	t in any farm- or commercial fishing-related property?	
Yes	. Describe		
	. 2000/150		\$0.00
47. Farm an			
No.	s: Livestock, poultry, farm-raised fish		
Yes	. Describe		
			\$0.00
48. Crops—	either growing or harvested		
Yes	. Describe		
			\$0.00
_	I fishing equipment, implements, machine	ery, fixtures, and tools of trade	
No.	. Describe		
	. 50001150		\$0.00
_	I fishing supplies, chemicals, and feed		
No.	Describe		
Yes	. Describe		\$0.00

Debtor 1 Alexis Case 17-10224 Doc 1 Filed 03/31/17 Entered 03/31/17 13:21:34 Desc Main Doc 1 Filed 03/31/17 Page 15 of a per Number (if known)

First Name whome Name Last Name		
51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did No	t List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number her	re>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 5,732.50	
57. Part 3: Total personal and household items, line 15	\$ 1,650.00	
58. Part 4: Total financial assets, line 36	\$ 600.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 7,982.50	\$ 7,982.50
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$7,982.50

Official Form 106A/B Record # 740804 Schedule A/B: Property Page 6 of 6

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Fill in this information to identify your case:					
Debtor 1	Alexis	Patrice	Johnson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number	r				
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.						
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)									
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)							
2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.						
· ·	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	1998 Dodge Durango with over 150,000 miles.	\$ <u>445</u>	\$	735 ILCS 5/12-1001(b) - \$445.00					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief description:	2011 Hyundai Sonata with over 82,000 miles.	\$ <u>10,575</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief description:	Furniture, couch, linens, small appliances, table & chairs, bedroom set	\$ <u>1,500</u>	\$	735 ILCS 5/12-1001(b) - \$1,500.00					
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit						
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>50</u>	\$	735 ILCS 5/12-1001(b) - \$50.00					
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit						
Official Form 106C Record # 740804 Schedule C: The Property You Claim as Exempt Page 1 of 2									

Case 17-10224 Doc 1 Filed 03/31/17 Entered 03/31/17 13:21:34 Desc Main

Document Page 17 of 56 Case Number (if known) Debtor 1 Alexis Patrice Last Name

Middle Name

First Name

Part 2: Additi	ional Page			
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, shoes, accessories	<u>\$_50</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry	\$_50	 \$	735 ILCS 5/12-1001(b) - \$50.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, Citi Bank Prepaid Debit, 0.00	\$_0	 \$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Prepaid rent, 8145 S. Maryland, 600.00	\$_600	\$	735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit	
□ No □ Yes.				
Yes.				
Official Form 106C	; Record # 740804	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this	Caso 1: information to ide		oc 1 Filod ()2/21/17	Entor	ed 03/31/1 8 of 56	7 13:21:34	Desc Main	
Debtor 1	Alexis	Patrice		Johnson					
	First Name	Middle Name		Last Name					
Debtor 2									
(Spouse, if filing)	First Name	Middle Name		Last Name					
United State	es Bankruptcy Court f	or the : <u>NORTHERN</u>		— (State)				_	
Case Numb	er			(State)				Check if this	s is an
(If known)]		amended fi	ling
Official F	orm 106D	_							
Schedul	e D: Credito	ors Who Have	e Claims Sec	cured by I	Proper	ty			12/15
1. Do any cr No. C	ges, write your nai reditors have clain		(if known).		·		·	y	
Part 1:	List All Secured C	iaims					Column A	Column A	Column C
for each	claim. If more that	a creditor has more than n one creditor has a pure le claims in alphabetic	articular claim, list th	e other creditors	s in Part 2.	у	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 Skopo	os Financial LLC		Describe the pro	perty that secur	res the clain	n:	\$ 14,892.00	\$ 10,575.00	\$ <u>4,317.00</u>
Creditor 500 E Number	John Carpenter F	wy	2011 Hyundai S	Sonata with over	82,000 mil	es			
			As of the date ye	ou file, the claim	is: Check a	II that apply.	_		
Irving		TX 75062	Contingent						
City		State Zip Code	Unliquidated Disputed						
Who owe	es the debt? Check	one	ш .	Check all that appl	ılv				
	or 1 only	one.	_	you made (such a	•	or secured			
Debto	or 2 only		car loan)						
Debto	or 1 and Debtor 2 only	1	Statutory lien	(such as tax lien, n	mechanic's lie	en)			
At lea	st one of the debtors	and another	Judgment lien	from a lawsuit					
	k if this claim relat		<u> </u>	ng a right to offset)					
Date Deb	ot was incurred	<u>2016-02-19</u>	Last 4 digits of a	ccount number	100	<u>1</u>			
Part 2:	List Others to Be	Notified for a Debt Tha	at You Already Listed	l					
trying to colle than one cred	ect from you for a d	thers to be notified abo ebt you owe to someo debts that you listed in submit this page.	ne else, list the credi	tor in Part 1, and	then list th	e collection agenc	y here. Similarly, if yo	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$_14,892.00

		Caso 17 10)224 Doc	1 Filad 02/21/17	Entered 03/31/17 13:21	·34 [Desc Main	
Fill	in this ir	nformation to identify y	our case:		9 of 56	.01	Jood Main	
Do	btor 1	Alexis	Patrice	Johnson				
De	DIOI I	First Name	Middle Name	Last Name				
De	btor 2							
(Spi	ouse, if filing)	First Name	Middle Name	Last Name				
Un	ited States	Bankruptcy Court for the :	NORTHERN D	istrict of <u>ILLINOIS</u>				
Ca	se Numbe	r		(State)			Check if	this is an
	known)	'					amende	d filing
Offi	cial F	orm 106E/F						
			. Who Hove	- Unacoured Claims				12/15
				e Unsecured Claims	s and Part 2 for creditors with NONPRIC	RITY clair	ns	
ist th I/B: F redite eede op of	e other p Property (ors with p d, copy t any addi	party to any executory Official Form 106A/B) partially secured claim	contracts or unex and on Schedule s that are listed in out, number the e ir name and case	pired leases that could result in a G: Executory Contracts and Une Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	a claim. Also list executory contracts or xpired Leases (Official Form 106G). Do re Claims Secured by Property. If more ttach the Continuation Page to this pag	n S <i>chedule</i> not includ space is	9	
1. D	-	editors have priority un	isecureu ciaiilis aç	gamst you?				
-	-	o to Part 2.						
 . Li		your priority upsecure	d claime If a credit	tor has more than one priority uns	ecured claim, list the creditor separately f	or each cla	aim For	
	-	·		· · · · ·	ority amounts, list that claim here and sho			
				•	ng to the creditor's name. If you have mor			
			-	art 1. If more than one creditor ho structions for this form in the instru	lds a particular claim, list the other credito action booklet.)	irs in Part 3	3.	
•		,			Total	l claim	Priority	Nonpriority
			ODITY !!				amount	amount
Par	rt 2:	List All of Your NONPRI	ORITY Unsecured C	Claims				
3. D	o any cre	editors have nonpriorit	y unsecured claim	ns against you?				
	No. Yo	ou have nothing to repo	rt in this part. Subi	mit this form to the court with your	other schedules.			
	Yes.							
	-	•		•	or who holds each claim. If a creditor has			
			•	•	listed, identify what type of claim it is. Do tors in Part 3.If you have more than three		•	
		out the Continuation Pag		,	,	, , ,		
	BMAC			Land Authorita of a second considera				Total claim \$ 600.00
4.1	Creditor's	Name		Last 4 digits of account number				4
	8314 1/	/2 S. Kedzie		When was the debt incurred?				
	Number	Street						
				As of the date you file, the claim	is: Check all that apply.			
	Chicago	o IL	60652	Contingent Unliquidated				
,	City	St s the debt? Check one.	ate Zip Code	Disputed				
	Debtor							
	Debtor	•		Type of NONPRIORITY unsecure	d claim:			
	=	1 and Debtor 2 only		Student loans	· · · ·			
	=	t one of the debtors and an	other	Obligations arising out of a separ	ration agreement or divorce			
	_	if this claim relates to a	l	that you did not report as priority				
·		unity debt		Debts to pension or profit-sharing	g plans, and other similar debts			
	No	m subject to offest?		Other Specific				
	Yes			Other. Specify				

		Case 17-10224	Doc 1	Filed 03/31/17	Entered 03/31/17 13:21:3	34 Desc Main		
Debtor 1	Alexis	Patrice		Document	Page 20 of 56			
	First Name	Middle Name		Last Name				
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim					
4.2	City of Chicago - EMS	Last 4 digits of account number	\$ <u>500.00</u>					
	Creditor's Name	<u> </u>						
	33589 Treasury Center	When was the debt incurred?						
	Number Street							
		As of the date you file the claim is: Check all that apply						
		As of the date you file, the claim is: Check all that apply.						
	Chicago IL 60694	Contingent						
	City State Zip Code	Unliquidated						
v	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
[Debtor 2 only	Type of NONPRIORITY unsecured claim:						
İ	Debtor 1 and Debtor 2 only	Student loans						
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
1	Check if this claim relates to a	that you did not report as priority claims						
"	community debt	Debts to pension or profit-sharing plans, and other similar debts						
1	s the claim subject to offest?	Debte to periodit of profit officining plants, and outer offinial debte						
	No	Other. Specify Medical/Dental Services						
Ī	Yes	Other. Specify						
4.3	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>6,000.00</u>					
<u> </u>	Creditor's Name	<u> </u>						
	121 N. LaSalle St	When was the debt incurred?						
	Number Street							
	Room 107	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Chicago IL 60602							
	City State Zip Code	Unliquidated						
\ <u>\</u>	Who owes the debt? Check one.	Disputed						
[Debtor 1 only							
[Debtor 2 only	Type of NONPRIORITY unsecured claim:						
1 [Debtor 1 and Debtor 2 only	Student loans						
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
İ	Check if this claim relates to a	that you did not report as priority claims						
'	community debt	Debts to pension or profit-sharing plans, and other similar debts						
1 1	s the claim subject to offest?							
	No	Other. Specify Debt Owed						
	Yes							
4.4	Comcast	Last 4 digits of account number 1309	\$ <u>341.00</u>					
	Creditor's Name	2015 2017						
	Po Box 3097	When was the debt incurred? 2016-2017						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Bloomington IL 61702	Unliquidated						
1.	City State Zip Code	Disputed						
'	Who owes the debt? Check one.	□						
	Debtor 1 only							
ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority claims						
	community debt	Debts to pension or profit-sharing plans, and other similar debts						
	s the claim subject to offest?	_						
	No	Other. Specify Collecting for Creditor						
	Yes							

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Creditor's Name	Last 4 digits of account number 1001	\$ <u>9,458.00</u>
Creditor 3 Name		
Po Box 166097	When was the debt incurred? 2012-11-09	
Number Street		
Hamber Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Irving TX 75016		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
	-	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
MID America DANK & TOU	Last 4 digits of account number NULL	\$ 229.00
4.0	Last + digits of account number	Ψ
Creditor's Name	When was the debt incurred? 2016-2017	
5109 S Broadband Ln	When was the debt incurred?	
Number Street		
	As of the date you file the plains in Observal all that such	
	As of the date you file, the claim is: Check all that apply.	
0: F-II OD 57400	Contingent Contingent	
Sioux Falls SD 57108	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
community debt Is the claim subject to offest?		
community debt Is the claim subject to offest? No Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	\$ <u>5,</u> 155.00
community debt Is the claim subject to offest? No Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes A.7 Navient	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925	\$ <u>5,</u> 155.00
community debt Is the claim subject to offest? No Yes A.7 Navient Creditor's Name	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number0925 When was the debt incurred?2007-2014	\$ <u>5,</u> 155.00
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply.	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply.	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one.	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. ContingentUnliquidatedDisputed	\$ <u>5,</u> 155.00
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. ContingentUnliquidatedDisputed Type of NONPRIORITY unsecured claim:	\$ <u>5,</u> 155.00
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. ContingentUnliquidatedDisputed	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. ContingentUnliquidatedDisputed Type of NONPRIORITY unsecured claim:	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number	\$ <u>5,155.00</u>
community debt Is the claim subject to offest? No Yes 4.7 Navient Creditor's Name Po Box 9500 Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number 0925 When was the debt incurred? 2007-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>5,</u> 155.00

Official Form 106E/F

	Case 17-10224 Doo		3/31/17 ment	Entered 03/ Page 22 of 5	/31/17 13:21:34 6	Desc Main	
ebtor 1	Alexis Patrice First Name Middle Name	Last Name		Case	Number (if known)		-
Par							
	sting any entries on this page, number them be	-	ollowed by 4.5	5, and so forth.			Total Claim
4.8	Navient	Last 4 digits of a	count number	r0925			\$ <u>7,243.00</u>
•	Creditor's Name	M/ham was the de	h4 i	2007-2014			
	Po Box 9500 Number Street	When was the de	ot incurred?		•		
	Number Street	A£ 4b	£! a Alaa ala!:	e la Charle III that analys			
		Contingent	u file, the clain	n is: Check all that apply			
	Wilkes Barre PA 18773	Unliquidated					
	City State Zip Code	Disputed					
V	Vho owes the debt? Check one.	Бюракса					
-	Debtor 1 only Debtor 2 only	Town of NONDRIG	DITY	and alabas			
L	=	Type of NONPRIO	JKIIY unsecur	ed ciaim:			
ŀ	Debtor 1 and Debtor 2 only At least one of the debtors and another	=	ing out of a sen	aration agreement or divo	rce		
L	=	that you did not	-	-	ice		
L	Check if this claim relates to a community debt			ng plans, and other simila	r debts		
ls	s the claim subject to offest?	Beate to period	m or prome onam	ng plane, and earer entitle	1 40010		
	No	Other. Specify					
	Yes						
4.9	Nicor Gas	Last 4 digits of a	count number	r			\$ <u>500.00</u>
	Creditor's Name	When was the de	ht incurred?				
	PO Box 549	when was the de	bt incurred?	-	•		
	Number Street						
		As of the date yo	u file, the clain	n is: Check all that apply			
	Aurora IL 60507	Contingent					
	City State Zip Code	Unliquidated					
V	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIC	ORITY unsecur	ed claim:			
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations aris	ing out of a sep	aration agreement or divo	rce		
Γ	Check if this claim relates to a	that you did not	report as priorit	ty claims			
	community debt	Debts to pension	n or profit-shari	ng plans, and other simila	r debts		
ls	s the claim subject to offest?	_					
	■ No	Other. Specify	Notice Only	<u>'</u>			
	Yes						
Par	List Others to Be Notified for a Debt That	You Already Listed					
exa 2, t	e this page only if you have others to be notified a ample, if a collection agency is trying to collect fro hen list the collection agency here. Similarly, if yo ditional creditors here. If you do not have additiona	m you for a debt you u have more than on	owe to some	one else, list the origina any of the debts that yo	al creditor in Parts 1 or ou listed in Parts 1 or 2, list th		
Se	cretary of State		On which e	ntry in Part 1 or Part 2	list the original creditor?		
Nam 27	ne 01 S. Dirksen Pkwy.		Line 3	of (Check one):	Part 1: Creditors with P	riority Unsecured Clain	ns
Nur	nber Street				Part 2: Creditors with N	lonpriority Unsecured C	Claims
						, , ,	
_	de affectal						
	ringfield	IL 62723	Last 4 digit	s of account number _			
City	Stat	e Zip Code					
Ha	ırris & Harris, LTD		On which e	ntry in Part 1 or Part 2	list the original creditor?		
Nam 11	ne 1 W Jackson Blvd		Line 3	of (Check one):	Part 1: Creditors with P	riority Unsecured Clain	ns
Nur	nber Street				Part 2: Creditors with N	lonpriority Unsecured C	Claims
Su	ite 400						

Chicago

City

IL

State Zip Code

60604

Last 4 digits of account number _

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Alexis Debtor 1

Patrice

Add the Amounts for Each Type of Unsecured Claim

Document

Page 23 of 56

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$12,398.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	40,000,00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$12,398.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

Fil	l in this in	Caso 17 formation to iden	7 10224 Doc 1	Filod 02/21/17	Entered 03/31/17 13:21:34 4 of 56	Desc Main
Dr	ebtor 1	Alexis	Patrice	Johnson		
De	DIOI I	First Name	Middle Name	Last Name		
	ebtor 2	First Name	Middle Name	Last Name		
			or the : <u>NORTHERN</u> District o	f <u>ILLINOIS</u> (State)		Check if this is an
	known)					amended filing
Offi	cial F	orm 106G				
			ory Contracts and	l Unexpired Lea	ses	12/1
nformadditi 1. D	nation. If nonal pages o you hav No. Ch Yes. Fill	nore space is need, write your nandle any executory eck this box and thin all of the informely each person	eded, copy the additional page and case number (if known contracts or unexpired lease submit this form to the court with mation below even if the contracts or company with whom you	ge, fill it out, number the end). s? ith your other schedules. You acts or leases are listed in the contract or lease.	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of an ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (fruction booklet for more examples of executory co	or
	nexpired le		hom you have the contract o	r lease	State what the contract or lease	e is for
2.1						
	Name				_	
	Number	Street				
	City		State 2	Zip Code	-	
2.2						
	Name					
	Niverbook	Otrost			-	
	Number	Street				
	City		State 2	Zip Code	-	
2.3						
	Name					
	Number	Street			-	
	City		State 2	Zip Code	-	
2.4						
	Name				-	
	Number	Street			-	
	Hallibel	Jueet				
	City		State 2	Žip Code	-	
2.5						
	Name				•	
	Number	Street			-	

State Zip Code

City

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Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Alexis	Patrice	Johnson
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	Iditional Pages, write your name and case	number (if known). Answer every o	uestion.	
1. D c	o you have any codebtors? (If you are filing	a joint case, do not list either spouse	as a codebtor.)	
	No.			
	Yes			
	ithin the last 8 years, have you lived in a crizona, California, Idaho, Lousiiana, Nevada			
	No. Go to line 3.			
=	Yes. Did your spouse, former spouse, or	legal equivalent live with you at the ti	me?	
	No Yes. Inwhich community state or ter	itory did you live?	. Fill in the r	name and current address of that person.
	Name of your spouse, former spouse or legal equ	ivalent		
	Number Street			
	City	State	Zip Code	
Sc Sc	nown in line 2 again as a codebtor only if the chedule D (Official Form 106D), Schedule Echedule E/F, or Schedule G to fill out Colu	E/F (Official Form 106E/F), or Sched	-	orm 106G). Use Schedule D,
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1	Percy Jefferson			Schedule D, line1
	Name 8047 S. Houston Ave			Schedule E/F, line
	Number Street Chicago	IL 60	617	Schedule G, line
	City		Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State Zij	Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State Zi	Code	

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			7(7(3))))(3))
Fill in this in	formation to identif	y your case:	
Debtor 1	Alexis	Patrice	Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN DISTRICT O</u>	PF ILLINOIS
Case Number	·		
(If known)			
۰	4001		
miciai F	<u>orm 106l</u>		

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment				
1.	. Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	i	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Security Guard		
	Occupation may Include student or homemaker, if it applies.	Employers name	Securitas		
		Employers address	4330 Park Terrace	e Drive	
			Westlake Village,	CA 91361	,
		How long employed there?	Since 3/1/2011		
Pa	art 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space		ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$1,856.40	\$0.00
3.	Estimate and list monthly overti	те рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,856.40	\$0.00

 Official Form 106I
 Record # 740804
 Schedule I: Your Income
 Page 1 of 2

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Document Alexis Patrice Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

			For Debtor 1	For Debt		
Co	py line 4 here	4.	\$1,856.40	\$	0.00	
5. List a	Il payroll deductions:					
5a.	Tax, Medicare, and Social Security deductions	5a.	\$365.06		\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
5c.	Voluntary contributions for retirement plans	5c	\$0.00		\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
5e.	Insurance	5e.	\$0.00		\$0.00	
5f.	Domestic support obligations	5f. 	\$0.00		\$0.00	
5g.	Union dues	5g.	\$44.26		\$0.00	
5h.	Other deductions. Specify:	5h	\$0.00		\$0.00	
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$409.33		\$0.00	
7. Calcul	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,447.07	\$	0.00	
8. List al	l other income regularly received:	_				
8a.	Net income from rental property and from operating a business,					
	profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
	monthly net income.	8a.	\$0.00		\$0.00	
8b.	Interest and dividends	8b.	\$0.00		\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 500.00		\$ 0.00	
	Include alimony, spousal support, child support, maintenance, divorce					
04	settlement, and property settlement.	0.4	# 0.00		00.00	
8d. 8e.		8d. 8e.	\$0.00 \$0.00		\$0.00 \$0.00	
	•	_				
8f.	Other government assistance that you regularly receive	8f. —	\$189.00		\$0.00	
	Include cash assistance and the value (if known) of any non-cash					
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.					
	Specify:					
8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00	
9. Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$689.00		\$0.00	
10. Cal	culate monthly income. Add line 7 + line 9.	10.	20.400.07			42.422
	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	Ľ	\$2,136.07	+ _ \$0	.00 =	\$2,136.
Inc oth Do	Inter all other regular contributions to the expenses that you list in <i>Schedul</i> lude contributions from an unmarried partner, members of your household, yer friends or relatives. Interval and any amounts already included in lines 2-10 or amounts that are specific.	our dependen				¢Ω
·	ecify:				11	. \$0.
Wri	d the amount in the last column of line 10 to the amount in line 11. The re ite that amount on the Summary of Schedules and Statistical Summary of C	ertain Liabilitie	•		12	\$2,136.
	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	n?				

Fill in th	is information to identify	your case:				
Debtor 1	Alexis	Patrice	Johnson	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if fi		Middle Name	Last Name	_ · ·	ent showing post of the following d	-petition chapter 13 ate:
United S	tates Bankruptcy Court for the	: <u>NORTHERN DISTRICT C</u>	F ILLINOIS			
Case Nu (If known)			_	MM / DD / Y	YYYY	
Officia	I Form 106J				_	2 because Debtor 2
				maintains a	separate house	nola.
	lule J: Your E					12/14
-	•			are equally responsible for supplyinges, write your name and case num	-	
Part 1:	Describe Your Househo	old				
ΧN	a joint case? lo. Go to line 2. les. Does Debtor 2 live in No. Yes. Debtor 2 m	a separate household? nust file a separate Schedul	e J.			
2. Do y	ou have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	not list Debtor 1 and tor 2.		this information for	Debtor 1 or Debtor 2	age 	with you?
Do n	ot state the dependents'			Daughter	_ <u>7</u>	X Yes
nam	es.					X No
						Yes
						X No
						Yes
						Yes
						X No
						Yes
expe	our expenses include enses of people other tha rself and your dependent	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
expenses	as of a date after the ban			m as a supplement in a Chapter 13 of the form	•	
the application include ex		-cash government assista	nce if you know the value			
of such as	sistance and have includ	led it on Schedule I: Your	Income (Official Form 106	il.)	Y	our expenses
4. The	rental or home ownershi	p expenses for your reside	ence. Include first mortgag	ge payments and		
-	rent for the ground or lot.				4.	\$600.00
4a.	Real estate taxes				4 a.	\$0.00
4a. 4b.	Property, homeowner's,	or renter's insurance			4a. 4b.	\$0.00
4c.		air, and upkeep expenses			4c.	\$25.00
4d.	Homeowner's associatio				4d.	\$0.00

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Patrice **Alexis** Debtor 1

Document

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Case Number (if known) __

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$75.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$150.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$325.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$40.00 9. Clothing, laundry, and dry cleaning 10. \$30.00 Personal care products and services 10. \$18.00 11. Medical and dental expenses 11. \$158.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$108.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$406.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 740804 Case 17-10224 Doc 1 Filed 03/31/17 Entered 03/31/17 13:21:34 Desc Main Document Page 30 of 56

Debtor	1 Alexi	s Patrice	Jonnson	Case Number (if known)		
	First Na	ame Middle Name	Last Name			
21.	Other. S	Specify:		_	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.			22.	\$1,935.88
	The resu	It is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a	\$2,136.07
	23b.	Copy your monthly expenses from line 2	22 above.		23b. –	\$1,935.88
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$200.19
		The result is your monthly net income.			L	·
24.	Do you	expect an increase or decrease in your e	openses within the year after you	file this form?		
	For exar					
		e payment to increase or decrease becaus	e of a modification to the terms of	your mortgage?		
	X No					
	Yes	Explain Here:				

 Official Form 106J
 Record #
 740804
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Alexis	Patrice	Johnson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the :NORTHERN District of _!LLINOIS(State)							
Case Number (If known)	·		_				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and						
/s/ Alexis Patrice Johnson	x						
Signature of Debtor 1	Signature of Debtor 2						
Date _03/31/2017	Date						
MM / DD / YYYY	MM / DD / YYYY						

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		D(ocument i a	uc oz o			
Fill in this in	Fill in this information to identify your case:						
		B 4 :					
Debtor 1	Alexis	Patrice	Johnson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	r the : NORTHERN District of	ILLINOIS				
	, .,		(State)				
Case Number	r		, ,				
(If known)							

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before									
01. Wh	01. What is your current marital status?								
	Married								
	Not married								
	ing the last 3 years, have you lived anyw	here other than where you live no	w?						
	No. Yes. List all of the places you lived in the la	ast 3 years. Do not include where y	ou live now.						
_	. ,								
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
		livea there	Same as Debtor 1	Same as Debtor 1					
	2922 E 90Th St	FROM 01/2008	<u> </u>						
	Chicago IL 60617-4205	To 01/2017							
	nin the last 8 years, did you ever live with	- ·		- · ·					
	perty states and territories include Arizo Wisconsin.)	na, California, Idaho, Louisiana, No	evada, New Mexico, Puerto Rico, Tex	as, Washington,					
_	No.								
	Yes. Make sure you fill out Schedule H: Yo	our Codebtors (Official Form 106H).							
Part 2	Explain the Sources of Your Income								

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Debtor 1 Alexis Patrice | Johnson Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 5,666 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$ 22,461 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 22,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) LINK \$ 561 From January 1 of current year until CHILD SUPPORT \$ 1,500 the date you filed for bankruptcy: LINK \$ 2,268 For last calendar year: CHILD SUPPORT \$6.000 (January 1 to December 31, 2016) LINK \$2,268 For last calendar year: **CHILD SUPPORT** \$6,000 (January 1 to December 31, 2015)

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Case Number (if known) _

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Johnson

First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? \square No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Amount you still owe Was this payment for... Total amount paid payments Skopos Financial LLC 500 E Monthly \$ 406 \$ 14,892 ■ Mortgage John Carpenter Fwy Irving TX Car Credit card 75062 Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Reason for this payment Dates of Total amount Amount you still payment Include creditor's name paid Part 4: Identify Legal actions, Repossessions, and Foreclosures

Alexis

Patrice

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Alexis Patrice Johnson Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Date Describe the property Value of the property 2009 Pontiac G6 \$ 3,000 Exeter Finance Corp September 2016 PO Box 166097 Irving, TX 75016 Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details for each gift. **List Certain Payments or Transfers** 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No. Yes. Fill in the details

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ebtor 1 Alexis Patrice Johnson Case Number (if known) _______

	Party Contact Info	Description and value of a	any property transferred		Date payment or transfer	Amount of payment			
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				2017	Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.			
	Party Contact Info	Description and value of a	nny property transferred		Date payment	t Amount of payment			
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services			2017	\$25.00			
17	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details.								
18	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift.								
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift.								
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Store	age Units						
20	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No.								
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date accour closed, sold or transferre	, moved, clo	st balance before osing or transfer			
21	cash, or other valuables?								
	■ No. Yes. Fill in the details.	Who else had access to it?	Describe the conten	nts		o you still ve it?			

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Debtor 1	Alexis	Patrice	Johnson	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or plac	e other than your home within 1	I year before you filed for bankruptcy	?	
	No.					
=	Yes. Fill in the details.					
	Tes. I ili ili tile detalis.	Who	else has or had access to it?	Describe the contents	Do you still	
		***************************************	is it is the second to it:	bescribe the contents	have it?	
Part	Identify Property	You Hold or Control for Son	neone Else			
	<u> </u>					
	o you hold or control ar r someone.	y property that someone	else owns? Include any propei	rty you borrowed from, are storing for	, or hold in trust	
	No.					
Ē	Yes. Fill in the details.					
	_	Where	e is the property?	Describe the property	Value	
Part	10F Give Details Abou	t Environmental Informatio	n			
For the	e purpose of Part 10, th	e following definitions ap	pply:			
haz inc	zardous or toxic substa cluding statutes or regu	nces, wastes, or material lations controlling the cle	into the air, land, soil, surface eanup of these substances, was	ing pollution, contamination, releases water, groundwater, or other medium stes, or material. law, whether you now own, operate, o	,	
	-	or utilize it, including dis		aw, whether you now own, operate, o	1 441120	
_		s anything an environme terial, pollutant, contamir		waste, hazardous substance, toxic		
Report	t all notices, releases, a	nd proceedings that you	know about, regardless of whe	n they occurred.		
24 Ha	as any governmental ur	it notified you that you m	nay be liable or potentially liable	e under or in violation of an environm	ental law?	
	No.					
F	Yes. Fill in the details.					
_	-	Gover	rnmental unit	Environmental law, if you know it	Date of notice	
25 H a	ave you notified any go	vernmental unit of any re	lease of hazardous material?			
	No.					
	Yes. Fill in the details.					
		Gover	rnmental unit	Environmental law, if you know it	Date of notice	
26 📙	avo vou boon a narty in	any judicial or administra	ativo procoodina undor any ony	ironmental law? Include settlements a	and orders	
-× 116	ave you been a party in	any judicial of administra	ative proceeding under any env	nonnentariaw: include settlements a	illa oraers.	
	No.					
L	Yes. Fill in the details.					
		Court	or agency	Nature of the case	Status of the case	
	a: 5 / 11 A1					
Part '	Give Details Abou	t Your Business or Connec	tions to Any Business			
27 W	ithin 4 years before you	ı filed for bankruptcy, did	you own a business or have ar	ny of the following connections to any	/ business?	
	A sole proprietor	or self-employed in a trad	e, profession, or other activity,	either full-time or part-time		
	A member of a lim	ited liability company (LL	.C) or limited liability partnersh	ip (LLP)		
	A partner in a part	nership				
	= '	r, or managing executive	of a corporation			
	=		uity securities of a corporation			
		st 0 / 0 or the voting or equ	any securities of a corporation			
	No. None of the above	applies. Go to Part 12.				
	Yes. Check all that app	oly above and fill in the de	tails below for each business.			
_						

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Debtor 1	Alexis	Patrice	Johnson	Case Number (if known)	
	First Name	Middle Name	Last Name	, , , <u></u>	
	thin 2 years before y stitutions, creditors,	• • •	you give a financial statement to	o anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	ls.			
		Date is:	sued		
Part 12	Sign Below				
x	.S.C. §§ 152, 1341, 1	·	×		
×	/s/ Alexis Patrice		X Signature of I	Debtor 2	
	Date 03/31/2017		Date		
	MM / DD /	YYYY	MM /	DD / YYYY	
	No	l pages to <i>Your Statement o</i>	of Financial Affairs for Individua	s Filing for Bankruptcy (Official Form 107)?	
	Yes				
Did	you pay or agree to	pay someone who is not an	attorney to help you fill out banl	cruptcy forms?	
	No				
	Yes. Name of perso	n		Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119	9).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	e								
Alex	xis Patrice J	Johnson / D	ebtor			Ca	ase No:		
						Cl	hapter:	Chapter 13	
			DISC	LOSURE OF CON	APENSATION C	OF ATTORNEY FO	OR DER	TOR	
com	pensation pa	aid to me wi	§ 329(a) and Fe thin one year b	ed. Bankr. P. 2016(before the filing of the debtor(s) in contemporary	b), I certify that I as	am the attorney for kruptcy, or agreed t	the above to be paid	e named debtor(s) I to me, for service	es
	For legal s	services, I ha	ve agreed to ac	ecept	\$4,000.00				
	Prior to the	e filing of th	is statement I h	nave received	\$0.00				
	Balance D	ue			\$4,000.00				
2.	The source	of the comp	pensation paid	to me was:					
	Debt	tor(s)	Other: (specify)					
3.	The source	e of compens	ation to be paid	d to me is:					
	Deb	otor(s)	Other: (specify)					
4.		e not agreed law firm.		ove-disclosed comp	ensation with any	other person unles	s they are	e members and ass	sociates
		law firm. A		disclosed compensa					
	In return for case, include		disclosed fee, l	have agreed to ren	der legal service t	for all aspects of the	e bankrup	otcy	
	a. Analy	rsis of the de	btor' s financia	l situation, and rend	ering advice to th	e debtor in determi	ning whe	ether to file a petit	ion in
	bankrı								
	-			tion, schedules, stat					
	c. Repre	sentation of	the debtor at th	ne meeting of credit	ors and confirmat	ion hearing, and an	y adjouri	ned hearings there	of;
6.	By agreeme	ent with the	debtor(s), the a	above-disclosed fee	does not include	the following service	ce:		
					ERTIFICATION				
				going is a complete sentation of the debto	•		gement fo)T	
		Date: 03	3/31/2017		/s/ Lisa LaShawı	ı Haley			
		Date			Signature of Atto	rney			
					Geraci Law L.L.	C.			

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Name of law firm

Case 17-10224 Doc 1 Filed 03/31/17 Entered 03/31/17 13:21:34 Desc Main UNITED STATES BANKER PTO SCOURT

NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$ ______ toward the flat fee, leaving a balance due of \$ ______ ; and \$ ______ for expenses, leaving a balance due for the filing fee of \$ ______

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/4/1+

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-10224 Doc 1 File Gessi 143 Entered 03/31/17 13:21:34 Desc Mair National Headquarters: 55 E. Monroe Street #3400 Chicago age 46 of 56



Date: 3/9/2017

Consultation Attorney:

Record #: 740-926

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid
prior to the case being filed shall be paid through the Chapter 13 Trustee. These lees are lixed, but it discussed adversary proceedings or additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment appeals. If the Court awards additional fees of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fees". If this contract is terminated by either party prior to the filling of the case, we will submit any account. Payments are applied to the "flat fees". If this contract is terminated by either party prior to the filling of the case, we will submit any account. Payments are applied to the "flat fees". If this contract is terminated by either party prior to the filling of the case, we will submit any account. Payments are applied to the "flat fees". If this contract is terminated by either party prior to the filling of the case, we will submit any account. Payments are applied to the "flat fees" and the court is a flat flat fees and the court is a flat flat flat fees. These flat flat flat flat flat flat flat flat
No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not
stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.
PLAN: The plan payment is estimated to be \$ per month for months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.
The second state of the se
obligations that are post due (but not future) parking tickets (not traffic lines), debts pursuant to a divorce decreament as sections of the contraction of the cont
other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is
filed, including any association fees as long as the property is in my name; other
been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;
the state of the debte incurred by troud or debte lighted in volls (et 10,000) to 10,000 and 20,000 by a code.
Representation limited to Bankruptcy Court We do not represent you in state court, of in loan modifications of stimular materials. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some all of the funds into my Chapter 13 plan.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.
(Joint Debtor)
(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexis Patrice Johnson / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/31/2017 /s/ Alexis Patrice Johnson

Alexis Patrice Johnson

X Date & Sign

Record # 740804 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Alexis Patrice Johnson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/31/2017	/s/ Alexis Patrice Johnson		
	Alexis Patrice Johnson		
Dated: 03/31/2017	/s/ Lisa LaShawn Haley		

Attorney: Lisa LaShawn Haley

Record # 740804 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Johnson

ebtor 1	Alexis	Patrice	Johnson	Case Number (if know	vn)		
	First Name	Middle Name E	ast Name				
Part 6:	Answer These Question	s for Reporting Purposes					
	at kind of debts do u have?	•	dividual primarily for a pers	s? Consumer debts are defined conal, family, or household purpo			
			s or investment or through	? Business debts are debts that the operation of the business or	•		
		<u></u>		nsumer debts or business debts.			
					_		
	you filing under apter 7?	No. I am not filing u	nder Chapter 7. Go to line	: 18.			
	you estimate that after	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
_	vexempt property is	∏No.					
	ninistrative expenses	-					
	paid that funds will be	Yes.					
	ilable for distribution						
to L	Insecured creditors?						
	w many creditors do	1-49	☐ 1,000-5		1 25,001-50,000		
-	estimate that you	50-99	□ 5,001-1		<u></u> 50,001-100,000		
owe	e?	100-199	□ 10,001-	25,000	☐ More than 100,000		
		200-999					
	w much do you	\$0-\$50,000		001-\$10 million	□\$500,000,001-\$1 billion		
	imate your assets to	\$50,001-\$100,000	_	0,001-\$50 million	□\$1,000,000,001-\$10 billion		
be '	worth?	\$100,001-\$500,000		0,001-\$100 million	□\$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	□ \$100,00	00,001-\$500 million	☐More than \$50 billion		
Hov	w much do you	\$0-\$50,000	\$1,000	001-\$10 million	□\$500,000,001-\$1 billion		
est	imate your liabilities	550,001-\$100,000	\$10,00 0	0,001-\$50 million	☐ \$1,000,000,001-\$10 billion		
to k	oe?	1 \$100,001-\$500,000	\$50,000	0,001-\$100 million	☐ \$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	\$100,0 0	00,001-\$500 million	☐ More than \$50 billion		
art 7:	Sign Below						
r you		I have examined this petition correct.	on, and I declare under pe	nalty of perjury that the informati	ion provided is true and		
				hat I may proceed, if eligible, un f available under each chapter, a			
				ee to pay someone who is not ar equired by 11 U.S.C. § 342(b).	n attorney to help me fill out		
		I request relief in accordan	ce with the chapter of title	11, United States Code, specifie	ed in this petition.		
		=	result in fines up to \$250,	operty, or obtaining money or pi 000, or imprisonment for up to 2	,		
		(1)	(.)				
		Signature of Debtor 1	5 msn	Signature o	of Debtor 2		
		Executed on : 3	<u>/ 31 /</u> 2017	Executed of	on		

Debtor 1 Alexis

Patrice

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Alexis	Patrice	Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		r the : <u>NORTHERN</u> District of	LLINOIS (State)
Case Number (If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
olid you pay or agree to pay someone who is NOT an	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
nder penalty of periury. I declare that I have read th	ne summary and schedules filed with this declaration and that they are true and
orrect.	to definitely and deficacies med with this decidation and that they are true and
orrect.	is estimately and estimated with this declaration and that they are true and
	Signature of Debtor 2
Calaxia Dhnon	*

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F	Part 12: Sign Below
	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	* Alexis Johnson Signature of Debtor 1 Signature of Debtor 2
	Date 3 / 3/ /2017 Date
	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	■ No
	Yes
	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
	No No
	Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: <u>3</u>/<u>3</u>/ /2017

Alexis Patrice Johnson

X Date & Sign

Case 17-10224 Doc 1 Filed 03/31/17 Entered 03/31/17 13:21:34 Desc Main Page 54 of 56 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexis Patrice Johnson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>3 / 3/ /2017</u>

Alexis Patrice Johnson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Alexis Patrice Johnson

Date: 3 / 3 / /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Alexis Patrice Johnson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3 / 31 /2017

Alexis Patrice Johnson

X Date & Sign

Dated: <u>5/3(</u>/2017

740804

Record #

ttorney: 1 50 L

Form B 201A, Notice to Consumer Debtor(s)

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